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# a practical guide to home repairs



Ontario

Ministry of  
Consumer and  
Commercial  
Relations

Planning a few renovations to your home? Some new wallpaper, a small rec room, perhaps a complete facelift? If you are, you've joined many other homeowners who have decided that renovation is a desirable alternative to buying an expensive home. Whether it's a major project or simple repairs, good sense will ensure that you get top value for your dollar. A few simple precautions can help eliminate the common problems that may befall the unsuspecting homeowner.

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# 1

## The big decision

Before you do anything, make sure you know exactly what you want. Jot your ideas down on paper. If you want to renovate the entire house over a period of time, draw up an overall plan including your areas of priority. A mid-stream change of plans will cost money and cause headaches for you as well as for the contractor doing the job.

Don't be talked into having work done just because the rest of the neighbourhood is doing it or because the price is bargain basement. If the deal sounds too good to be true, it probably is. Also, keep in mind that renovations do not automatically add to the value of your home.

If the project is a major one, seek professional advice before the job is started. An architect or engineer can provide expert guidance on design and the most efficient and inexpensive way to accomplish the desired result.

# 2

## Contractor and contract

Unless you are a qualified "do-it-yourselfer" hire a competent contractor recommended by friends and neighbours; don't just make a random selection from the yellow pages or newspaper ads.

Obtain specific estimates from at least three reliable firms. Prices should include the cost of materials and labor. Beware of the contractor who quotes a flat rate before inspecting your house.

Ask a contractor for names of previous customers and then look at the work done for them. You may also be able to get names of reputable firms from local building supply stores.

**Having selected a contractor, contact your nearest provincial and municipal government offices to confirm that he is registered.**

Better business bureaus, chambers of commerce, local licensing commissions or municipal building inspectors maintain records of home improvement

contractors. Check with any or all of these groups to find out if the firm with which you intend to deal has a record of reliability.

## The door-to-door game

A common dodge in the home renovating business is the offer of a "good deal" by a door-to-door salesman because "we just happen to be in the neighbourhood with all our material and equipment."

Don't fall for that pressure tactic. Ask the salesman for the names of neighbours who had work done and get their opinion.

If you do decide to sign a contract, find out who does the actual work. In many cases, the salesman may simply sell the signed contract to another company.

There are other door-to-door tricks to watch out for. A salesman offers to "inspect" your furnace, chimney or roof, free-of-charge. Afterwards you are told that immediate and expensive repair work must be done. Of course the tradesman offers to do the work and has a contract ready for signature.

If you suspect work is necessary, choose your own company and don't be tempted because someone is already at your house.

## Signing on the dotted line

Once you have selected a contractor and receive a cost estimate, obtain all details in writing in the form of a contract. Before you sign, make sure this lists any extras, the type and amount of work to be done, the total cost, the date of completion and who is responsible for cleaning up afterwards.

Read the fine print. Avoid "progression" clauses which say you must pay at specified times during the course of the work regardless of whether or not the job is progressing to your satisfaction.

Make sure that all sub-trades are covered and listed in the contract to avoid a nasty surprise when you are confronted with a hefty bill from an electrician or plumber on top of the price you thought covered the entire job.

Check warranties and guarantees carefully. The contractor's reputation and length of time in business is important. A "10-year" guarantee is of no use if the contractor goes out of business next month.

If a large amount of money is involved have a lawyer go over the contract in order to spot any hidden clauses before you sign.

## **Be aware of bylaws**

It may be necessary to obtain a building permit for certain renovations so check with your municipality before work begins.

Responsibility for obtaining the building permit rests with the property owner. If you want the contractor to obtain the permit, make sure this is spelled out in the contract and don't allow construction to begin until you've seen the permit.

## **Parting with your money**

Keep down-payments to an absolute minimum (about 10 per cent) and never pay the full amount of the contract before the work is completed.

This helps ensure that the contractor will stay to finish the job and protects you from financial loss if the company declares bankruptcy before work is completed.

Don't let the contractor talk you into making a large down-payment "to pay for the materials". Reputable firms normally have adequate credit to purchase necessary materials.

The Construction Lien Act requires you to hold back 10 per cent of each progress payment until 45 days after the work is completed. That way, if the contractor or sub-contractor does not pay the supplier for materials, you are protected from liability under the Act.

The Construction Lien Act replaced the Mechanics Lien Act in 1983 and now covers all new construction contracts.

Although some contracting firms will spread payments over a period of time — charging interest of course — it may be wiser to arrange your own financing. That way you control payments to the contractor in case of trouble. Remember that finance costs vary considerably so shop for credit as carefully as you do for other goods and services.

## **While work is in progress**

It's a good idea to keep an eye on work in progress. You may be able to spot problems and have them corrected before the job is completed. Never sign a completion certificate until the work has been finished to your satisfaction.

# 3

## Insulation

Studies have already provided dynamic proof of the energy-saving possibilities of insulation. What you save in fuel bills depends on the age and type of house, existing insulation and other factors. However, in reinsulated homes, savings to consumers have been as much as 25 per cent — sometimes more. That's good value for your dollar and homeowners have found that insulation quickly pays for itself with energy cost savings. After that, it's money in the bank.

Anytime of the year is insulation time, and you may even get a better deal by having your insulation done in the spring or summer when the contractor has fewer projects. But, as with any major expenditure, investigate before you invest.

### The "R-value"

Thickness is not the only factor in determining the effectiveness of insulation. Materials that are good for insulating purposes are poor at conducting heat. To provide a standard of comparison for insulation materials, "R-value" is used to measure resistance to heat transfer. Tests are conducted on insulation materials to determine the degree to which they allow heat to pass through. The materials are then assigned an R-value according to effectiveness. The higher the R-value per inch of insulation, the more effective the material is in resisting the escape of heat.

### Recommended R-values

For new housing, the Ontario Building Code requires R32 for ceilings, R12 for walls, R8 and R12 for solid masonry or concrete and frame basement walls respectively, R20 for cathedral ceilings, and R26 for floors over unheated garages, or crawlspaces, and overhangs.

For existing housing being renovated, the above requirements could apply where the reinsulation work is undertaken on its own or in conjunction with other renovation work.

When purchasing home insulation, it's a good idea to look for the manufacturer's instructions on the insulation packaging to ensure that it's in compliance with the standards set by the Canadian General Standards Board (CGSB).

## Types of insulation

Insulation has come a long way since the days when newspaper, sawdust or woodshavings were used. The following are common examples of modern insulation.

**Loose fill insulation:** These include glass fibre, cellulose fibre, mineral fibre and vermiculite. Some of these, such as glass and mineral fibre, may be blown as well as poured. The R-value per inch varies from 2.1 to 3.6 depending on the type and installation method.

**Batt or blanket insulation:** This is generally made from glass or mineral fibre. Batts are available in different widths and thicknesses. The R-value per inch varies from 2.9 to 3.3 according to the type. The total R-value of the batt depends on the thickness.

**Rigid board insulation:** Included in this combustible synthetic grouping are extruded polystyrene, expanded polystyrene, phenolic foam board and polyurethane slabs. Though the R-value of these products is rated at 3.9 to 6.0 per inch, great care must be taken to ensure they are properly installed or they could create a severe fire hazard. Rigid board and foamed insulation must not be left exposed. They must be covered with an interior wall or ceiling finish acceptable to the Ontario Building Code, such as gypsum board, gypsum lath, fibreboard, plywood, particleboard or wall tile.

**Foamed insulation:** Polyurethane foam is relatively new to the house owner and must be installed in walls by factory-trained mechanics having some knowledge of chemistry. Complex equipment and mixes are used and improper installation could cause damage to your house. The R-value of polyurethane foam is approximately 6.0 per inch and is a sprayed application. This material hardens almost immediately, is combustible and should be completely covered in the manner described in the Ontario Building Code.

Polyurethane foam is now available pre-mixed in pressurized containers. These are either small hand-held cannisters for small applications such as sealing of drafts around window framing, or larger "floor" cannisters for heavier applications.

*Another type of foam insulation is urea formaldehyde. The Federal Department of Health and Welfare in Ottawa has ordered a ban on the use of this material because of possible health hazards from formaldehyde fumes.*

When choosing the type of insulation most suitable to your needs, consider the following: water resistance, bacteria and vermin resistance, cost, ease of application and perhaps rigidity/flexibility.

Remember there are more than 150 brand names of insulation material acceptable to Canada Mortgage and Housing Corporation (CMHC) so you should be able to find one that suits your needs whether you or a contractor do the job.

## Vapor barriers and ventilation

Under winter conditions, the moist warm air inside heated spaces passes into the cold outer areas of the building and condenses in roof and wall assemblies. To control this moisture migration, vapor barriers should always be installed on the warm side of the ceiling or wall. Adequate ventilation in attics and roof spaces helps keep the insulation dry and retain its effectiveness, prevents mould growth, corrosion and rotting to wood members and reduces paint peeling problems.

Even houses that have a properly installed vapor barrier allow some leakage into the walls and attic. In all cases, to avoid problems, moisture must be allowed to escape. Outside walls generally allow vapor to escape freely as they are not airtight — but attics require ventilation. There should be one square foot of unobstructed ventilation opening for each 300 square feet of ceiling. These openings should be located to ensure good cross ventilation with one-half the required vents to be in the soffit and the other half on the roof near the ridge or high in the gable ends.

## Check your house

First, have a good look at the existing insulation in the attic and basement and try to determine how the walls are insulated. Consider the following:

- type of existing insulation, if any;

- total R-value of existing insulation;
- condition of existing insulation;
- vapor barriers, if any;
- existing ventilation;
- escape of heated air from areas around light socket, plumbing and wiring;
- evidence of moisture (mould, rotten wood, water marks, general wetness);
- amount of available space for adding additional insulation; and
- insulation inside or outside basement walls.

Don't forget every home needs a good supply of fresh air. People need air to breathe and fuel burning appliances need air to operate safely. A special duct to supply outside air may be needed.

## Doing it yourself

If you are going to work in the attic, follow these safety hints:

- Provide lots of light.
- Don't walk on the ceiling — you may fall through. Lay boards on joists to form a walkway.
- Wear a hardhat for protection from protruding roof nails and painful bumps.
- Wear coveralls, gloves and a breathing mask if you are working with glass or mineral fibre.
- Use goggles to prevent eye irritation.
- Watch for electrical wiring. Do not disturb.
- Keep insulation at least three inches away from electrical equipment and chimneys.

Use only CMHC approved material and don't block the ventilation from the eaves. If there is no vapor barrier, consider installing one, taking care that it is placed directly on the warm side of the wall or ceiling you are insulating. Vapor barriers should never be placed on the cold side of insulation.

Whether or not there is a vapor barrier, major air leakage into the attic from the rooms below should be sealed off *before* adding insulation. Common air leakage areas are around attic hatches, chimneys and plumbing stacks and up through interior walls.

## Have a look

When a contractor tells you the work is completed, have a look for yourself. If you contracted for a vapor barrier and eight inches of insulation in your attic, take a ruler and measure.

# 4

## Siding

Siding has become a popular way of giving homes a face-lift. As well as reducing maintenance and blocking drafts, installing siding may provide a good opportunity to have additional insulation blown into wood-frame or brick-veneer walls — a heat-saving benefit which will partially offset the cost of siding.

Installing siding is a big investment, so invest some time into assessing both the product and the company.

### The product

Siding is available in aluminum, steel, various types of vinyl, wood and wood products (hardboard). When deciding what kind to use, examine your reasons for having it installed. If, for example, ease of maintenance is a major factor, don't choose a siding which requires regular washing, painting or staining.

Other criteria which may affect your choice are ease of application, beautification, cost and insulation value.

Contrary to many sales claims, most siding provides minimal insulation value. Siding with insulation backing may increase this, but not to the extent that insulating your walls would. Metal or vinyl sidings should be vented to allow the walls to breathe.

Most siding manufacturers publish pamphlets describing their products. Write to the companies or pick up copies at your local hardware or building supply store.

Information for do-it-yourselfers is also available from these sources and at public libraries.

### Siding glossary

Before you begin, familiarize yourself with these basic siding terms:

**Flashing:** a waterproof material such as sheet metal generally applied to edges and projections such as chimneys and roof peaks to keep out the rain.

**Corner post:** a vertical piece a few inches wide which wraps around a corner and which is thick enough for the horizontal siding members of two adjacent exterior walls to butt against, to avoid the difficult problem of having to mitre siding at corners.

**J-channel:** a metal piece shaped like a "J" placed and fastened against a masonry wall at intervals. Siding is then seated in this in such a way that the "J" is concealed and avoids the problem of nailing into the masonry.

**Soffit:** underside of a roof overhang.

**Fascia:** vertical face of roof edge.

**Eavestroughing or gutter:** a horizontal vinyl or sheet metal trough fastened to the fascia into which water runs from a sloped roof.

## The product warranty

Siding manufacturers generally guarantee their products against faulty manufacture. However, this doesn't cover defects caused by physical damage or mistakes in application. The length of the manufacturers' warranty depends on the material. Most metal sidings carry a 20-year guarantee.

Read the small print on the warranty very carefully. On some, the guarantee period is pro-rated, which means that the amount that the manufacturer will pay for product replacement decreases every year.

You should also find out what the guarantee on the finish covers. Some are not guaranteed against normal fading, chalking or pollution, which are the most frequent problem causes. Some warranties require the owner to clean the siding regularly to maintain warranty protection.

Most warranties are transferrable to a new owner provided the company is notified in writing within 90 days.



## Paving

Paving a driveway involves more than spreading asphalt beside your yard. Whether you're having a

new driveway laid or the old one repaved, you should know exactly what kind of work needs to be done.

If you don't have a clear idea of what is required from base to sealer, an unethical paving contractor may be able to talk you into unnecessary, expensive work or inferior materials.

## The basics

You will have to decide whether excavation is necessary. If the stone under the driveway isn't deep enough to provide a firm foundation or if the new or repaved driveway would be higher than the surrounding ground, excavation is usually required.

Crushed limestone is generally preferred for the base because it compacts well. For new driveways, at least 100 millimetres or four inches of crushed limestone is required. For regrading driveways, enough limestone must be used to ensure proper drainage. A 460 millimetre or 18 inch fall is needed for every 30 metres or 100 feet of driveway. In addition, the driveway should slope away from the house and garage.

Coarser grades of asphalt are more durable. A mix known as HL3A is generally used for home driveways, while a coarser HL3 mix is used for highways and steep driveways because it provides better traction.

About 50 millimetres or two inches of *compacted* asphalt should be used on your home driveway. If the asphalt is thicker, it will remain soft when compacted.

Don't let a contractor use 75 millimetres or three inches of *compacted* asphalt, unless it is being applied in two layers.

Sealer, which makes the driveway more oil and grease resistant, should be applied about 60 to 90 days after paving. Don't apply it too early because it doesn't mix with the oil in the fresh asphalt.

To help prevent weeds and grass from growing through the pavement, weed killer should be sprayed before paving. If you want this or any other extra service performed by the paver, make sure it is written into the contract. In addition, you should look for any blank spaces and mark them N/A (not applicable) or Nil.

## Protect yourself

Before beginning, check your property boundary to ensure you're not paving your neighbour's lot.

And insist on having the following included in the contract:

- starting and completion dates;
- the responsibility the contractor takes for workmanship;
- depth of crushed limestone to be added;
- number of mm or inches of compacted asphalt;
- dimensions of the total area to be paved;
- drainage requirements.

## Your responsibilities

With proper maintenance, a well-built driveway should last eight to ten years.

When the driveway is new, be extra careful not to mark it. On a hot day, asphalt can be easily marked by ladders, bicycle kick stands and other pointed or heavy objects. After a period of curing, the risk of marking decreases.

You may want to install curbstones alongside the driveway to improve its appearance and prevent grass from growing through the asphalt.

## 6

## If trouble strikes

Despite all precautions you may still find yourself the victim of unethical business practices. In such cases there are several alternatives.

Under the Consumer Protection Act, you may cancel an executory contract by letter delivered personally to the seller or by registered mail within two clear working days after a copy of the contract comes into your hands. (Only Sundays and statutory holidays are not considered working days.)

Cancellation applies only to executory contracts of \$50 or more in which delivery of goods, or performance of services, or payment is to be made in the future. In addition, the contract must be negotiated and signed away from the seller's permanent place of business, for example in your home.

Cancellation rights do not apply to cash sales in which goods, accepted on-the-spot from a door-to-door seller, are fully paid by way of cash, credit card or cheque.

Under the Business Practices Act, you have the right to request rescission within six months of the contract

signing date if you believe the seller has made a false, misleading or deceptive representation.

The Ministry of Consumer and Commercial Relations will also provide assistance. If you wish to lodge a complaint against a contractor, contact the ministry's consumer services bureau nearest you.

## **Consumer Services Bureaus**

### **Toronto**

555 Yonge St.,  
Toronto, Ontario  
M7A 2H6  
(416) 963-0321

### **London**

P.O. Box 5600,  
Postal Station "A",  
Main Floor  
80 Dundas St.,  
London, Ontario  
N6A 2P3  
(519) 679-7150

### **Peterborough**

139 George St. N.,  
Peterborough, Ontario  
K9J 3G6  
(705) 743-8782

### **Thunder Bay**

P.O. Box 5000,  
1st. Floor,  
435 James St. S.,  
Thunder Bay, Ontario  
P7E 6E3  
(807) 475-1641

### **Hamilton**

P.O. Box 2112,  
5th Floor,  
Ont. Govt. Building,  
119 King St. W.,  
Hamilton, Ontario  
L8N 3Z9  
(416) 521-7554

### **Ottawa**

2nd Floor,  
10 Rideau St.,  
Ottawa, Ontario  
K1N 9J1  
(613) 566-3878

### **Sudbury**

5th Floor,  
199 Larch St.,  
Sudbury, Ontario  
P3E 5P9  
(705) 675-4378

### **Windsor**

Suite 627  
250 Windsor Ave.,  
Windsor, Ontario  
N9A 6V9  
(519) 254-6413

## **Be an informed consumer**

The consumer ministry has published a number of other booklets covering a range of consumer topics.

Copies of these publications may be picked up in person at the Consumer Information Centre, 555 Yonge St., Toronto (Telephone 416/963-1111; toll free 1-800-268-1142; Call collect in Area Code 807 TTY/TDD 416/963-0808 or from Consumer Services Bureaus in Hamilton, London, Ottawa, Peterborough, Sudbury, Thunder Bay and Windsor.

For direct mail requests:

Consumer Information Centre  
Ontario Ministry of Consumer and  
Commercial Relations  
555 Yonge St.  
Toronto, Ont. M7A 2H6

### **We'd like to hear from you.**

*The consumer ministry welcomes any comments and suggestions on its information materials or programs. In this way we can best respond to your needs in the marketplace.*

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